

**Nevada Homeowners' Insurance Rate Revisions  
Coverage A (Dwelling Coverage) Trend/Spread – Part 1**

**Note:** This exhibit does NOT apply to tenants'/renters' insurance.

**COMPANY NAME:**

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**COMPANY NEVADA ID NUMBER:**

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**What method(s) does the company use to determine any company-initiated adjustments to an insured's Coverage A (Dwelling Coverage) limit? What considerations, other than any explicit request by an insured, are used to determine whether the Coverage A limit should increase or decrease?**

**\* Note:** If the company refers to Dwelling Coverage by a name other than Coverage A, please state that name in your response.

## Nevada Homeowners' Insurance Rate Revisions Coverage A (Dwelling Coverage) Trend/Spread – Part 2

**Note:** This exhibit does NOT apply to tenants'/renters' insurance.

Please complete the exhibit below.

DO NOT incorporate changes in Coverage A limit due to the following:

- The insured explicitly requesting a specific change in Coverage A limit
- The insured changing his/her place of residence

Percent Change	Number of Policies With This Coverage A (Dwelling Coverage) Change During the Past Three Calendar Years		
	20__ (Last Year)	20__	20__
<-50%			
-50% to <-45%			
-45% to <-40%			
-40% to <-35%			
-35% to <-30%			
-30% to <-25%			
-25% to <-20%			
-20% to <-15%			
-15% to <-10%			
-10% to <-5%			
-5% to <0%			
0% to <5%			
5% to <10%			
10% to <15%			
15% to <20%			
20% to <25%			
25% to <30%			
30% to <35%			
35% to <40%			
40% to <45%			
45% to <50%			
>50%			
<b>Total Number of Policies</b>			

## Nevada Homeowners' Insurance Rate Revisions Rate Disruption and Coverage A (Dwelling Coverage) Disruption Exhibit

**Note:** This exhibit does NOT apply to tenants'/renters' insurance.

Please complete the exhibit below.

DO NOT incorporate changes in Coverage A limit due to the following:

- The insured explicitly requesting a specific change in Coverage A limit
- The insured changing his/her place of residence

Also do not incorporate information from consumers who are no longer insured with the company.

Percent Change	Number of Policies With This Change Since Last Rate Filing		
	(A) Proposed Percent Change Due to Current Rate Filing	(B) Percent Premium Change Due to Coverage A Limit Changes (Since Effective Date of Last Filing)	(C) Cumulative Percent Premium Change Since Effective Date of Last Filing <sup>1</sup>
<-50%			
-50% to <-45%			
-45% to <-40%			
-40% to <-35%			
-35% to <-30%			
-30% to <-25%			
-25% to <-20%			
-20% to <-15%			
-15% to <-10%			
-10% to <-5%			
-5% to <0%			
0% to <5%			
5% to <10%			
10% to <15%			
15% to <20%			
20% to <25%			
25% to <30%			
30% to <35%			
35% to <40%			
40% to <45%			
45% to <50%			
>50%			
<b>Total Number of Policies</b>			

<sup>1</sup> In column (C), for each insured, the cumulative percent change since the effective date of the last filing is

$$100 * [(1 + \text{Proposed Percent Change Due to Current Rate Filing}) * (1 + \text{Percent Premium Change Due to Coverage A Limit Changes}) - 1].$$